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**ELECTRONICALLY FILED January 11, 2007**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In re:

USA COMMERCIAL MORTGAGE COMPANY  
Debtor.

Bankruptcy No. BK-S-06-10725-LBR

In re:

USA CAPITAL REALTY ADVISORS, LLC  
Debtor.

Bankruptcy No. BK-S-06-10726-LBR

Bankruptcy No. BK-S-06-10727-LBR

Bankruptcy No. BK-S-06-10728-LBR

In re:

USA CAPITAL DIVERSIFIED TRUST DEED FUND, LLC  
Debtor.

Bankruptcy No. BK-S-06-10729-LBR

(Jointly Administered)  
Chapter 11

In re:

USA CAPITAL FIRST TRUST DEED FUND, LLC  
Debtor.

**SPECTRUM FINANCIAL GROUP,  
LLC'S AMENDED RESPONSE TO  
USA COMMERCIAL GROUP'S  
OBJECTION TO ITS PROOF OF  
CLAIM**

In re:

USA SECURITIES, LLC

Debtor.

Hearing Date: January 17, 2007  
Hearing Time: 9:30 a.m.

Spectrum Financial Group ("Spectrum") hereby responds, pursuant to LR 3007(b), to the  
Objection by debtor USA Commercial Company ("USA") to Spectrum's Proof of Claim in this matter.

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As provided in LR 3007, Spectrum has provided to USA written documentation in support of its Proof of Claim. Specifically, on January 10, 2007, Spectrum forwarded to USA a Declaration of William F. Schilz in Support of Spectrum's Proof of Claim. Mr. Schilz's declaration sets forth the factual basis of Spectrum's Proof of Claim, and attaches five exhibits as further documentation. Specifically, Mr. Schilz attached to his declaration: (1) a Debt Restructuring Agreement, dated April 20, 2000, between USA, Spectrum, Roland P. Weddell, Housing Partners, Principle Centered, Inc., American Communities, Inc., Robert Porter and Cheryl Porter; (2) an Order from the Bankruptcy Court authorizing Spectrum to purchase the claims of Principle Centered, Inc. and its subsidiaries against USA; (3) pro forma profit projections of PCI and its subsidiaries, demonstrating the lost profits suffered by those entities due to the actions of USA and others; (4) a note evidencing the money lent by Spectrum to PCI and its subsidiaries as part of the Debt Restructuring Agreement and based on the fraudulent and wrongful actions of USA and others; and (5) an accounting ledger evidencing the total amount of \$6,785,175.87 loaned by Spectrum to PCI and its subsidiaries as part of the Debt Restructuring Agreement and based on the fraudulent and wrongful actions of USA and others.

A copy of Mr. Schilz' declaration has been filed concurrently herewith.

Pursuant to LR 3007(b), Spectrum respectfully requests a trial on the merits of its Proof of Claim filed in this matter. Spectrum expects that, after it has had the opportunity to take discovery regarding its Proofs of Claim, he will supplement its filing with additional documentation. Spectrum will use any such additional documentation, as well as the documents enclosed with Mr. Schilz's Declaration, at the evidentiary hearing or trial on its Proof of Claim.

DATED this 11<sup>th</sup> day of January, 2007.

/s/ Matthew J. Kreutzer

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And Spectrum Financial Group

**CERTIFICATE OF MAILING**

I certify that on the 11th day of January, 2007, I served a copy of the **AMENDED SPECTRUM FINANCIAL GROUP, LLC'S RESPONSE TO USA COMMERCIAL GROUP'S OBJECTION TO ITS PROOF OF CLAIM** by depositing a copy of the same in a sealed envelope in the United States mail, Reno, Nevada, first-class postage fully prepaid, or by electronic notification and addressed to the persons as follows: See attached list.

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